



# REAL ESTATE NEWS

November 2006



Land Assurance

Real Estate

## Sustainable Development: Our Responsibility

by Timothy Woodruff

When Brice De Ganahl, my business partner, and I, co-founded Land Assurance, Inc. in 1996, we had a sole purpose: To champion the sustainable use of land in Central America.

Our backgrounds could not have been more different. He had started off as a mechanical engineer, and had wound up founding a successful software company, which he sold prior to our move here. I, on the other hand, was an English major and writer, who practiced law in San Francisco for seven years before moving to the Peruvian Amazon to run an eco-tourism business.

Indeed, we found that a lot of folks showed interest in our ideas, but didn't own any land here yet. They asked us repeatedly to help them to find and safely buy land and then to help them reforest or otherwise sustainably develop it. And that, in a nutshell, is how Land Assurance in its present iteration came to be. We help folks find and purchase valuable real estate, including now houses and lots, but a vital component of our overall mission is still, and always will be, to help them plan and execute its sustainable use.

Over the years, Brice and I, of course, added dedicated colleagues and co-workers, each of them bringing unique strengths. As of this date, they include the following: Francine Ocampo, our Costa Rican office manager and secretary. With a master's degree from UNA in English-Spanish translation she is the gracious and ever patient "glue" that holds the entire office together. The first sales agent we took on, who is still with us today, was Mathijs Decoz, a Dutch citizen, who is becoming more "tico" by the day. Mathijs had previous real estate experience, is tri-lingual,

and shares our passion for the environment. Then came Eben Bartow, founder of a local Christian church. He is happily married to a local girl with a gorgeous child and another one on its way. Next was Alberto Sandoval, an electrician and engineer from San José, who also happens to be Francine's husband. Alberto knows the local ins and outs like no other. Of course, he also speaks fluent English. Marcel Pfister joined our ranks in 2005. Marcel not only speaks five languages perfectly, but he also has a varied and very impressive background in top-end international sales and marketing.



Finca San Buenas: Pasture Land prior to reforestation

What exactly does the phrase "sustainable development" mean, and why is it so important? Simply put, it requires that the purpose to which the land is put be permanently suitable. Not for a decade, or three, but forever. That, in turn, means more than merely avoiding major damage that is immediately obvious.

This concept is so vital because of the harsh impact we humans have had in so many developed or developing areas of the world.

But it's not always obvious: Sometimes it can even take decades for damage to become apparent. For example, when a forest is cleared on a steep slope, the roots will tend to

remain intact underground for many years. When they finally rot and one day a huge landslide occurs because they are no longer holding the soil, most people would not realize that the root cause (pun intended) came from clear cutting the land so many years earlier.

If we could boil down the concept, then, first and foremost would be the imperative of do no harm, to the extent possible. As noted above, this simply means leave as much of the land alone as you can.

Most of Costa Rica has been damaged by deforestation for cattle grazing. But if you just leave ex-pasture alone, it will eventually regenerate. Second, minimize the harm you do. And third, mitigate the impact of the harm you cause.



Finca San Buenas: Reforested Section

For example, if you must build a road, build it to last indefinitely, with the least possible damage to the environment. That means not allowing the displaced dirt to find its way into streams or rivers, even if you must pay extra to haul the dirt away. Require that the earth mover (tractorista) - who is often a kid with precious little experience - grade it correctly, at an angle that is no steeper than 12 percent.

Install the necessary culverts (alcantarillas) and gullies

### Inside this issue:

*Sustainable Development: Our Responsibility (Part 1)* 1

*Featured Listings* 2

*Featured Listings* 3

*Land Assurance Information and Office Location* 4

*Sustainable Development: Our Responsibility (Part 2)* 4

(cunetas), so that the road won't wash away in the heavy rains of October. Add gravel or asphalt for the same reason. Even if you have to hire an expert to oversee the work, and you most assuredly must do so if you are not an engineer yourself, in the long run you will save yourself a lot of money by avoiding the need to do it again and again and again.

You will also be doing the right thing for the environment (the old saying, "quality is always cheaper" applies in spades to road building).

Another example: if you plan to build lots and houses, respect the rural municipal zoning regulation for our region that only allows ten percent of countryside land to be built upon. This guarantees that 90 percent will be left alone, to regenerate if it is ex-cattle pasture, or continue intact if it is still forest. Yet this regulation provides you with plenty of building room for houses, pools and so on.

(continued on page 4)



## Finca Pepe Puerto Nuevo 1.8 hectares 4.35 acres



**US\$ 330,000**

This beautiful property has an existing house and another house site ready to build on. Aside from having 150m (500 feet) commercial frontage on the Costanera Sur highway, it also offers a lot of privacy and even some virgin forest.

It is located close to Dominical and Playa Hermosa, and only a short walk to the entrance of Puerto Nuevo. Besides the 51m<sup>2</sup> (550 sq ft) house with

water and electricity on the property, there is another more elevate building site with ocean views from the second story.

A deep well and a crystal clear stream provide water all year round. The property also has two waterfalls, both of which have great swimming holes at the bottom.

The part facing the Costanera

contact **Eben Bartow**  
telephone 898 97 38  
[eben@landassurance.com](mailto:eben@landassurance.com)



Sur coastal highway could be used for a business, or sold separately, as it would not affect the privacy of the back section.

With hiking trails, abundant wildlife, waterfalls, road frontage, virgin jungle on the Pacific side of the Costanera, and easy access, this property is truly one of a kind.

## Finca El Ceibo La Guaría 46.6 hectares 115 acres



**US\$ 160,000**

This beautiful farm is surrounded by forest and bordered by a clear, gurgling creek which makes this property ideal for a peaceful retreat, a country home, or an ecological development. It is named after the prominent Ceibo tree towering on a hill near its entrance.

This lovely farm features more than 14 hectares (34 acres) of forest and a gorgeous creek

that borders one of the farm's edges. The farm has a number of different building sites, all of them with enchanting views of the coastal mountains.

This piece of real-estate also offers a big potential to be managed as a self-sufficient farm since it has plenty of space to raise crops. There are four fountain heads which run through small brooks that join the main creek. The farm also

contact **Alberto Sandoval**  
telephone 813 40 91  
[alberto@landassurance.com](mailto:alberto@landassurance.com)



has a small pond which could be turned into a Tilapia fish farm.

This hidden paradise is only 4 kilometers (2.5 miles) away from the Pan American highway. From there, it's a 20 minutes drive on a well-graded gravel-topped and well-maintained road.

## El Balcón de Uvita Uvita 1.1 hectares 2.62 acres



**US\$ 595,000**

This small hotel sits on a 0.55ha (1.3a) lot and an adjacent 0.6ha (1.5a) lot which offers three additional sites for more construction. All of these sites have excellent ocean view and the property is only a five minute drive off the coastal highway.

The hotel consists of a main building which houses the restaurant, a professional kitchen and storage on the first

floor and an owner's apartment (2 bedrooms, one bath, a living area and a balcony) on the second floor.

The 30-seat restaurant was originally run offering Thai and Indonesian cuisine and had an excellent reputation on the entire coast.

At a lower level, there are three cabins and a swimming pool. Two of these cabins are

contact **Mathijs Decoz**  
telephone 819 04 06  
[mathijs@landassurance.com](mailto:mathijs@landassurance.com)



large (48m<sup>2</sup>) and sleep up to five people, while the third is smaller (30m<sup>2</sup>) and sleeps up to three. All cabins have good ocean views, vaulted hardwood ceilings, fans and are completely furnished. The cabins also have a kitchenette and a small fridge, and cooking utensils are available for long-term rentals.





contact **Timothy Woodruff**  
telephone 817 61 20  
tim@landassurance.com

**US\$ 90,000**

**Punta Hermosa 2  
Vergel**  
1 hectare  
2.42 acres

Located at about 800 meters (about 2,600 feet) above sea level, this parcel is part of the Punta Hermosa development. The internal road to access nine of the other parcels comes through this lot as an easement. And just like the first parcel, Punta Hermosa 2 is adjacent to the public road.

the sea and the mouth of the Terraba River and plant bamboo along the easement to enhance privacy. Power and water will come over time, as there are many plans by developers and others to bring them in along the public road, which goes straight through to Pejibaye and San Isidro.

from the paved coastal highway on a passable gravel road which is constantly being improved.

The building space is ample and the land has over an acre of jungle right below the building site.



One could build the main house on the lower portion of the lot, facing the beautiful views of

Views of the ocean and mountains are "bigger" than property 1. It is 7 kilometers



contact **Brice de Ganahl**  
telephone 817 61 17  
brice@landassurance.com

**US\$ 90,000**

**Roca Verde 7  
Trenzas**  
3.8 hectares  
9.2 acres

This property has a good ocean view from the main house site, another ocean view from a beautiful hill just above the house site, great valley views, and close views of some primary forest. It has a large house site, and almost 10 acres consisting of fruit trees, a small patch of primary forest in front, a deep section of primary forest behind, some pasture, and a small creek in front of the property.

The proximity to a large primary forest behind the property and the large quantity of fruit trees on and around the property brings with it a whole host of wild animals including a large troop of Titi Monkeys (an endangered species), Tucans, a large cat or two, etc.

digital system which can be used to access the Internet as well).

The property is just 15 kilometers from Golfito which is a full service town with an airport, hospital, grocery stores, hardware stores, etc. Also, within 3 kilometers is the Rio Coto which gives you 15 minute access by boat to the best fishing in Costa Rica.

The property is fully developed with a good rocky road, water, electricity, and cell phone access (this is the GSM



contact **Marcel Pfister**  
telephone 835 68 73  
marcel@landassurance.com

**US\$ 1,250,000**

**Casa Villa Mango  
Ojochal**  
1.32 hectares  
3.3 acres

This luxurious Mediterranean-style home has a spectacular view of the Pacific Ocean and is located in a quiet residential neighborhood of Ojochal. The house has spacious rooms, beautifully appointed grounds and a spectacular infinity pool. The house is a symbiosis of French style, American amenities and Costa Rican natural beauty. The covered living space is 370m<sup>2</sup> (3,980 sq. ft.). The main building has a

spacious modern kitchen with top-of-the line appliances. The ground floor has a dining room, a TV area and a separate office. The air-conditioned master bedroom upstairs has its own private bathroom with walk-in closet and a balcony.

of the main building, facing the pool and the ocean. The spacious deck area links with the infinity pool and the outdoor Jacuzzi.

The entire complex is beautifully landscaped and the various buildings are all connected by stone walkways. The entire property has a camera-surveyed security system.

There are two completely detached guest pavilions, each with one bedroom and an ensuite bathroom. There is a veranda along the entire width





Dominical · Puntarenas  
Costa Rica · Central America

Office Manager:  
**Francine Ocampo**



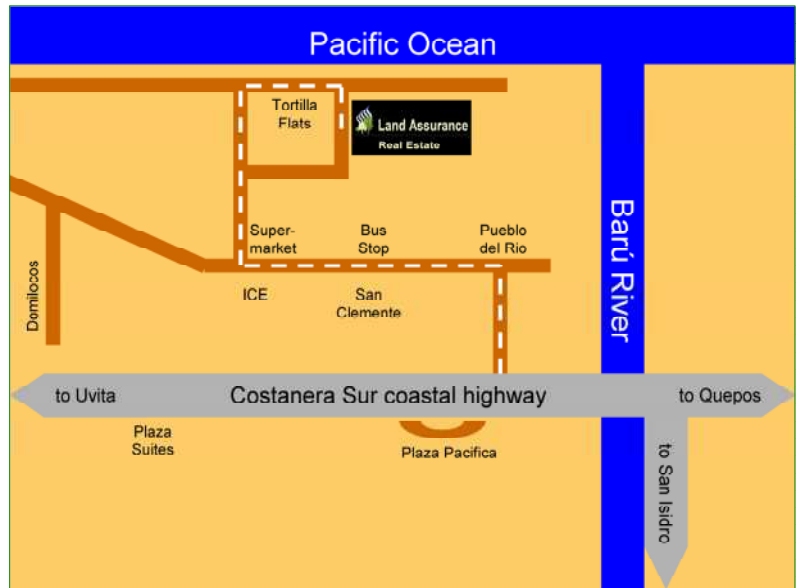
phone and fax: (506) 787 02 91  
e-mail: [info@landassurance.com](mailto:info@landassurance.com)  
home page: [www.landassurance.com](http://www.landassurance.com)

© by Land Assurance S.A.  
unless stated otherwise

## business hours

Monday to Friday 8:00am till 5:00pm  
Saturday 8:00am till 12:00noon

## This is where you find us



The offices of Land Assurance are tucked away on a side street in the middle of Dominical. Simply follow the discrete signs leading you from the Costanera Sur coastal highway to our offices.

## Sustainable Development: Our Responsibility

by Timothy Woodruff

(continued from page 1)

On one hectare, roughly 100,000 sq. ft, you could build a ten thousand sq. ft. house with pool and guest house, and double the size of the houses by going with two stories. And when you do build a house, make sure that your sewage is handled ecologically, install cisterns to capture rainwater with, use solar and hydro to the extent possible - in short, build sustainably.

Altruism in defense of our planet is a noble impulse. But the beauty of a commitment to sustainable land use is that it also makes compelling business sense. In at least two respects: first, the costs are lower in the long run to impact land correctly the first time, compared to having to deal later with the consequences of, say, sloppily

building a road or poorly cutting a lot. Second, the market of foreign buyers here is looking for intelligently designed projects.

Nobody wants to buy land that is being degraded. To the contrary, it is an excellent marketing pitch to be able to show potential purchasers how the long-term interests of the land (and hence of their investments) are being protected by the current owner/seller.

In conclusion, here is a brief list of what we call "rules to live by":

- 1) do not touch primary or secondary forest, for any reason except to walk through it
- 2) zealously minimize any impact on emerging secondary forest, i.e., ex-cattle pasture that is less than 6-8 years old

- 3) plant as many trees as you can afford on ex-cattle pasture, using native mixes of timber and fruit trees

- 4) what you cannot reforest of ex-cattle pasture, leave alone for it to regenerate naturally

- 5) allow no hunting or poaching of animals or plants on your land, and post signs that say so

- 6) on developments on ex-cattle pasture, follow the 90% rule (only ten percent of the land max can be built upon)

- 7) if you build roads, houses, or other structures, build sustainably and at all costs avoid creating run off into streams and rivers

- 8) regarding land that you buy and later sell, write the above-noted restrictions into the deed, so that all future owners will be forever bound

- 9) respect the local people, since after all we are their guests here

If we all follow these simple but vital rules, we can live in Costa Rica and enjoy its natural wonders with a clear conscience.

This is one way to lead by example: making sure that what we leave behind will be at least a little better than how we found it.